

FIG. 1A

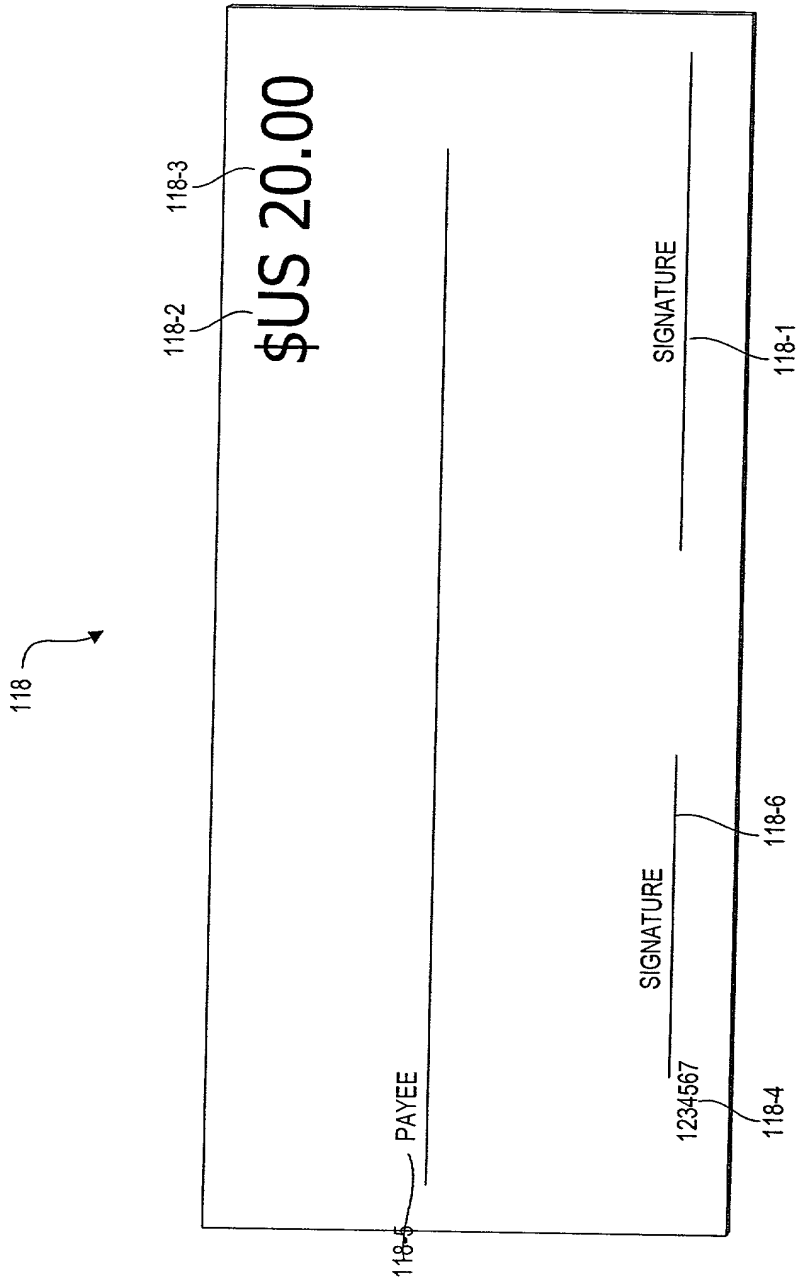


FIG. 1B

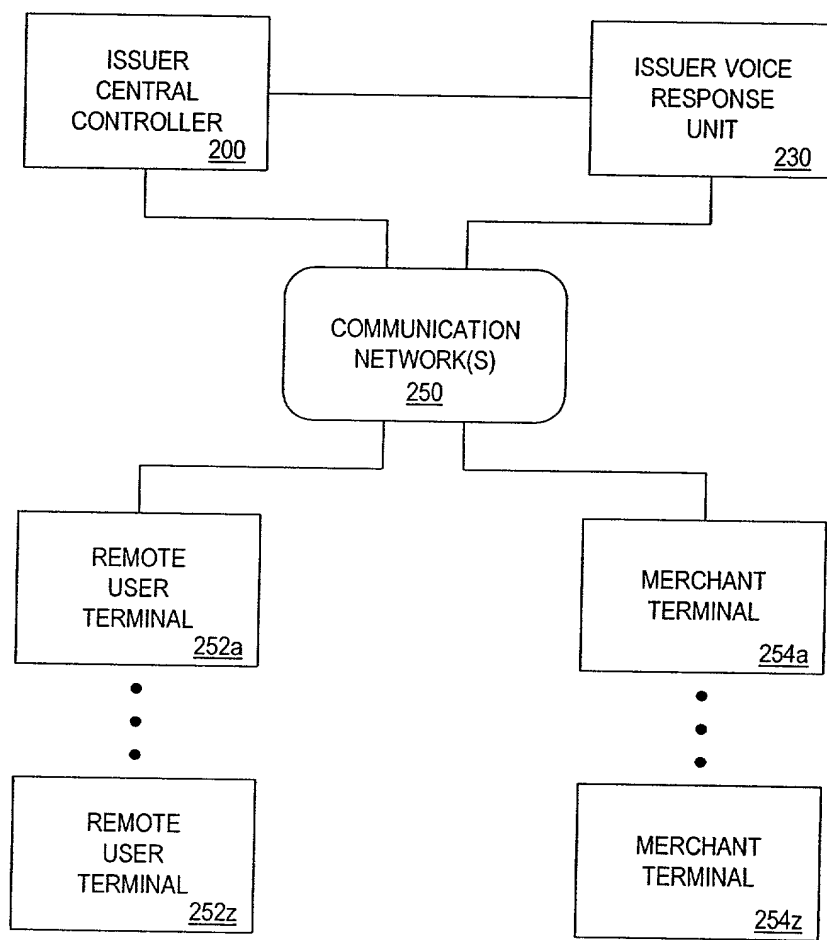


FIG. 2A

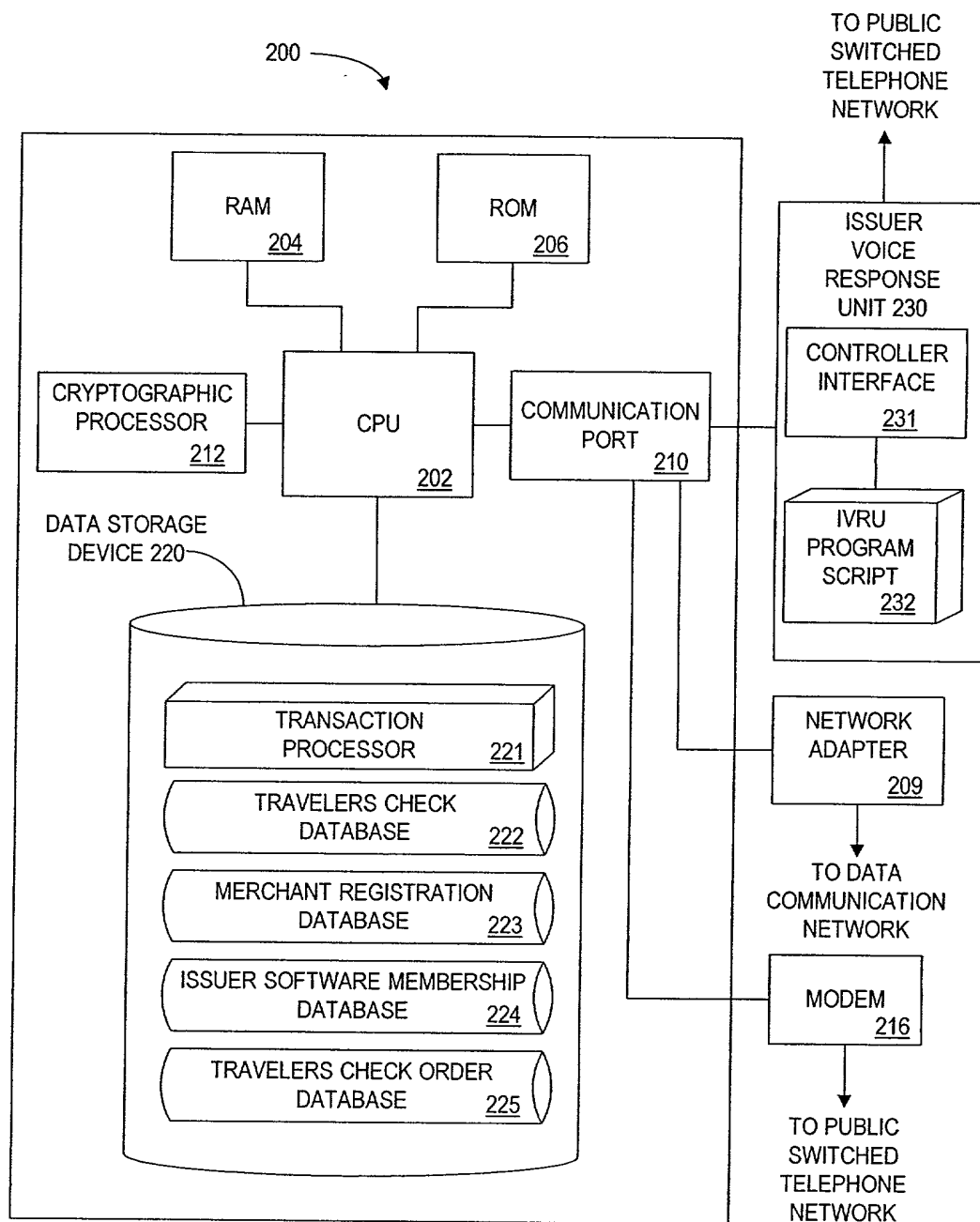


FIG. 2B

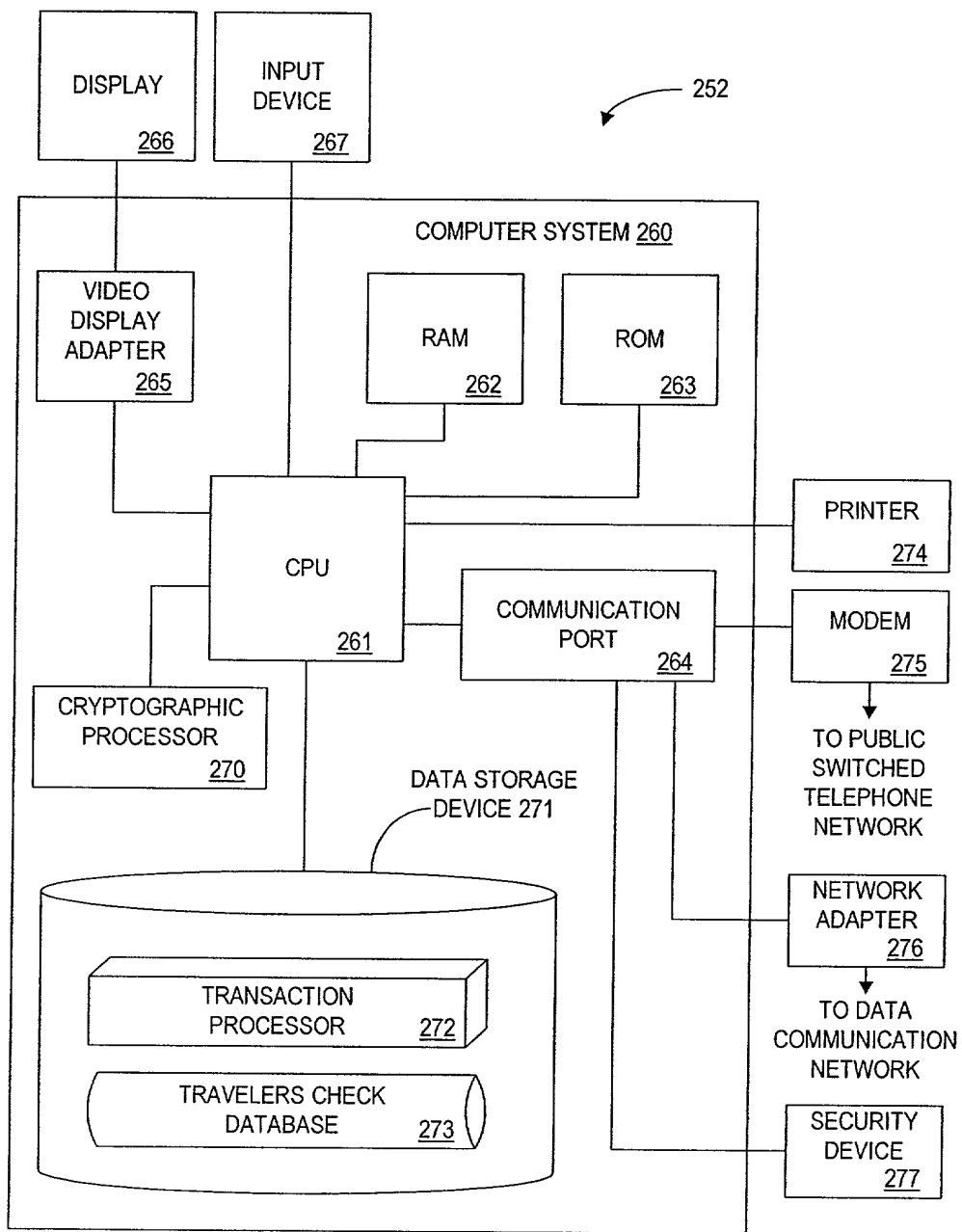


FIG. 2C

TRAVELERS CHECK ORDER
DATABASE 225

TRAVELERS CHECK ORDER
DATABASE 225



	ORDER NUMBER <u>302</u>	NUMBER OF CHECKS <u>304</u>	TOTAL PURCHASE AMOUNT <u>306</u>	REGISTRATION CODE <u>308</u>	VERIFICATION CODE <u>310</u>	COMPLETION CODE <u>312</u>
314a	123456789ABCD	25	\$10,000.00	FURHGN-1456	2334456-FNTY56	2345-TYHGN

FIG. 3A

320 321 322 323 324 325 326 327 328

TRAVELERS CHECK DATABASE 222



	DATE 320	ORDER NUMBER 321	CHECK SERIAL NUMBER 322	CHECK AMOUNT 323	REGISTRATION CODE 324	AUTHORIZATION CODE 325	STATUS 326	DATE USED 327	MERCHANT LOCATION 328
330a	2/22/97	1A-22	1234567	\$50.00	1A2B3C4	4C3B2A1	UNCASHED	2/25/97	STAMFORD

FIG. 3B

FIG. 3C is a schematic diagram of a membership database 224, which is a data structure that stores information about members of a membership program. The database 224 is shown as a table with columns for member ID, name, address, phone, credit card number, credit card expiration, order number, and customer ID.

ISSUER SOFTWARE MEMBERSHIP DATABASE 224



	NAME 340	ADDRESS 341	PHONE 342	CREDIT CARD NUMBER 343	CREDIT CARD EXPIRATION 344	ORDER NUMBER 345	CUSTOMER ID NUMBER 346
348a	ABCD EFGHIJKL	1234 ABCD ST.	203-456-7890	1234567890	11/22/97	4567	1234-5678

FIG. 3C

FIG. 3D

MERCHANT REGISTRATION DATABASE 223

	NAME 360	STORE NAME 361	PHONE NUMBER 362	LOCATION 363	REGISTRATION ID NUMBER 364
366a	JOHN SMITH	JOHN'S STORE	123-456-7890	ELM STREET	1234-56789abc

FIG. 3D

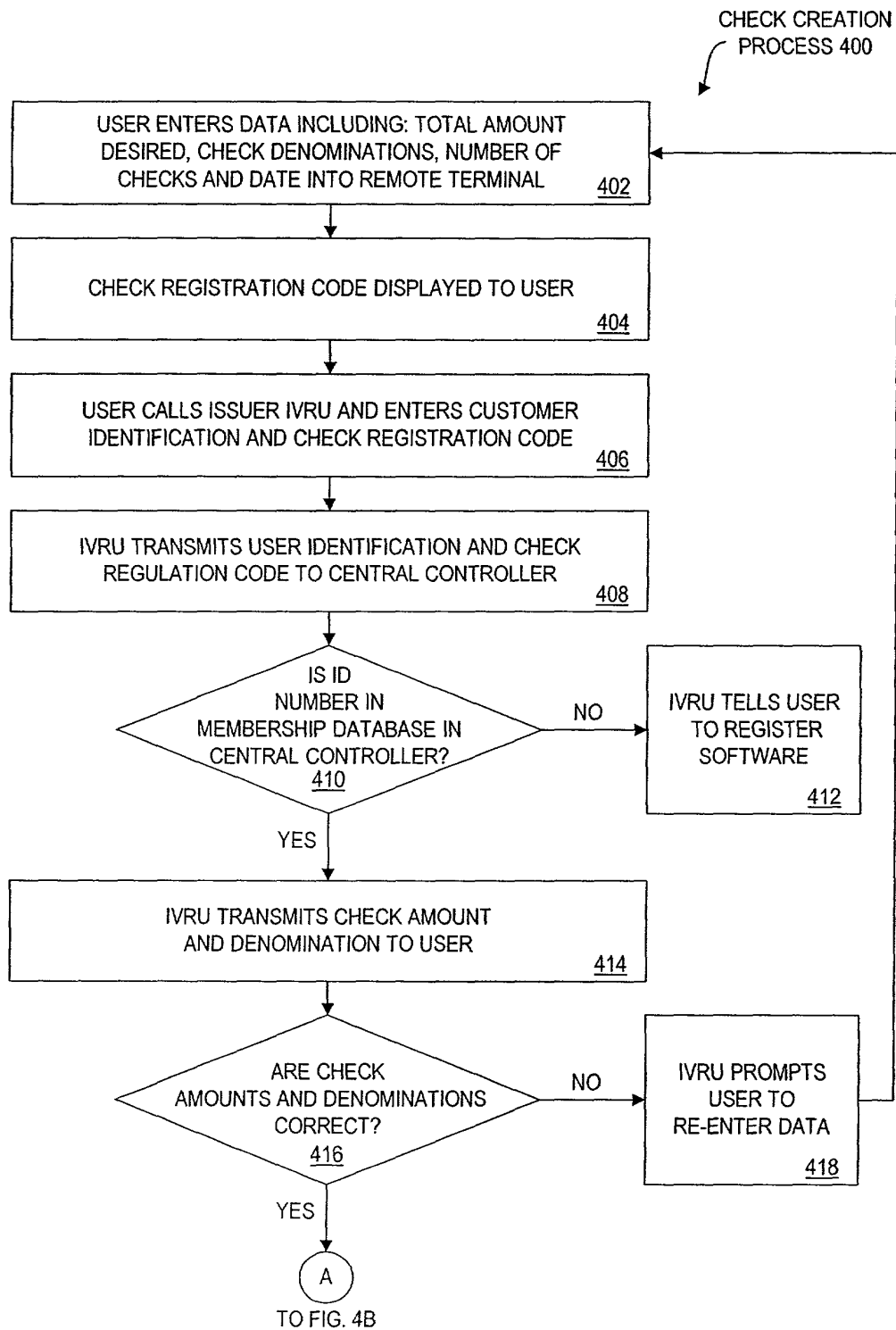


FIG. 4A

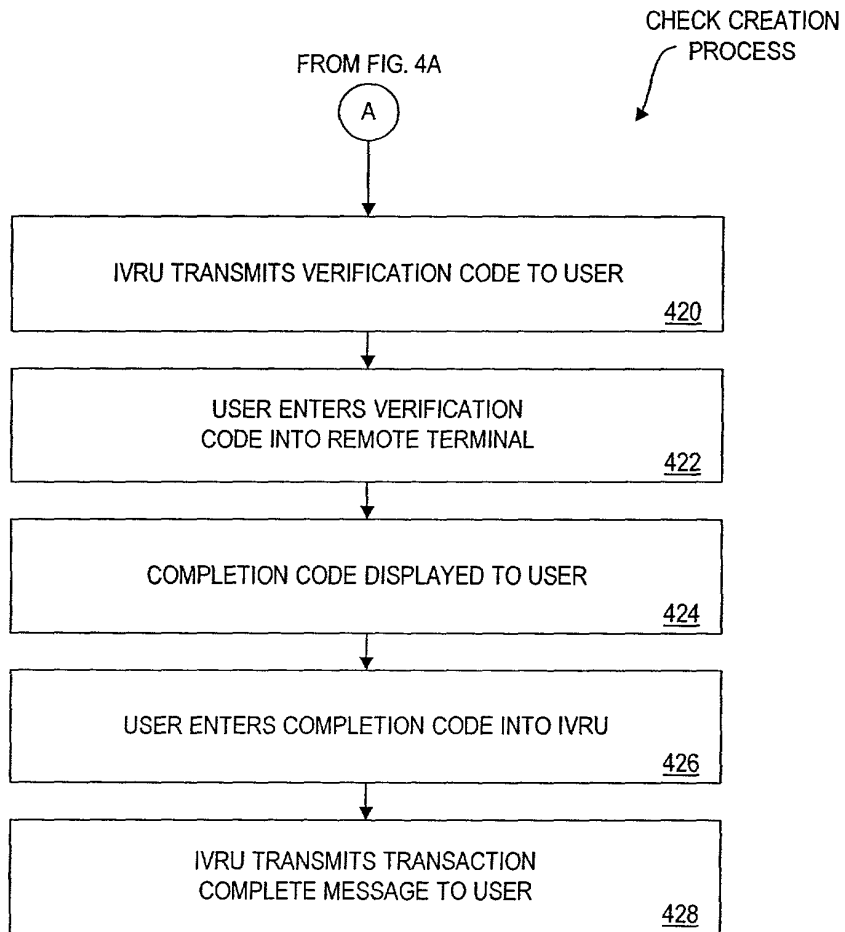


FIG. 4B

CHECK CREATION: REMOTE
TERMINAL 500

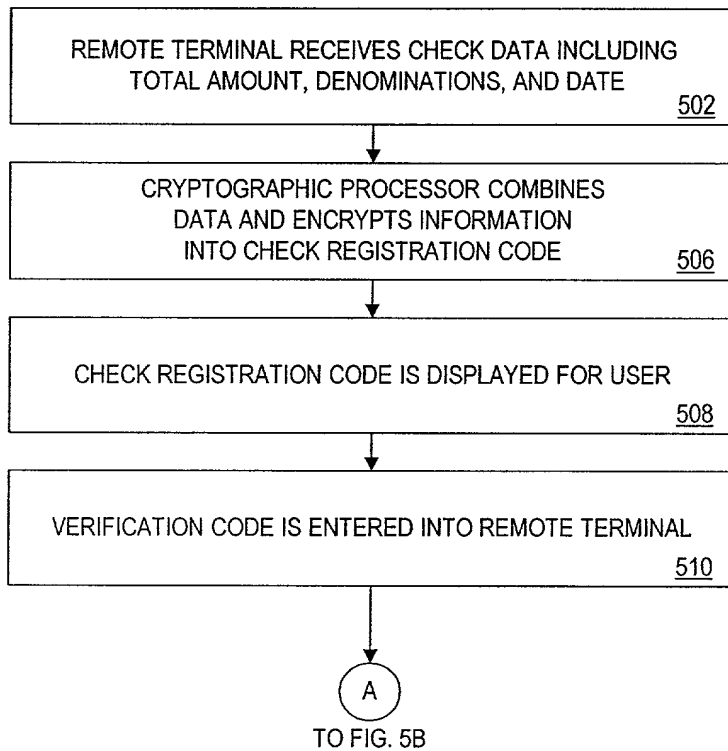


FIG. 5A

FROM FIG. 5A

CHECK CREATION:
REMOTE TERMINAL

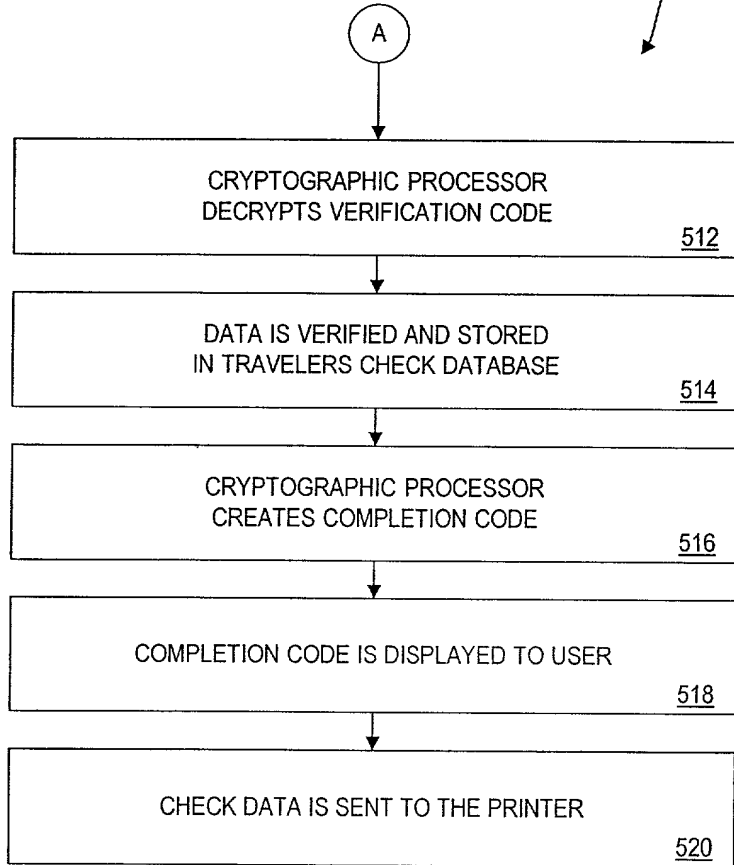


FIG. 5B

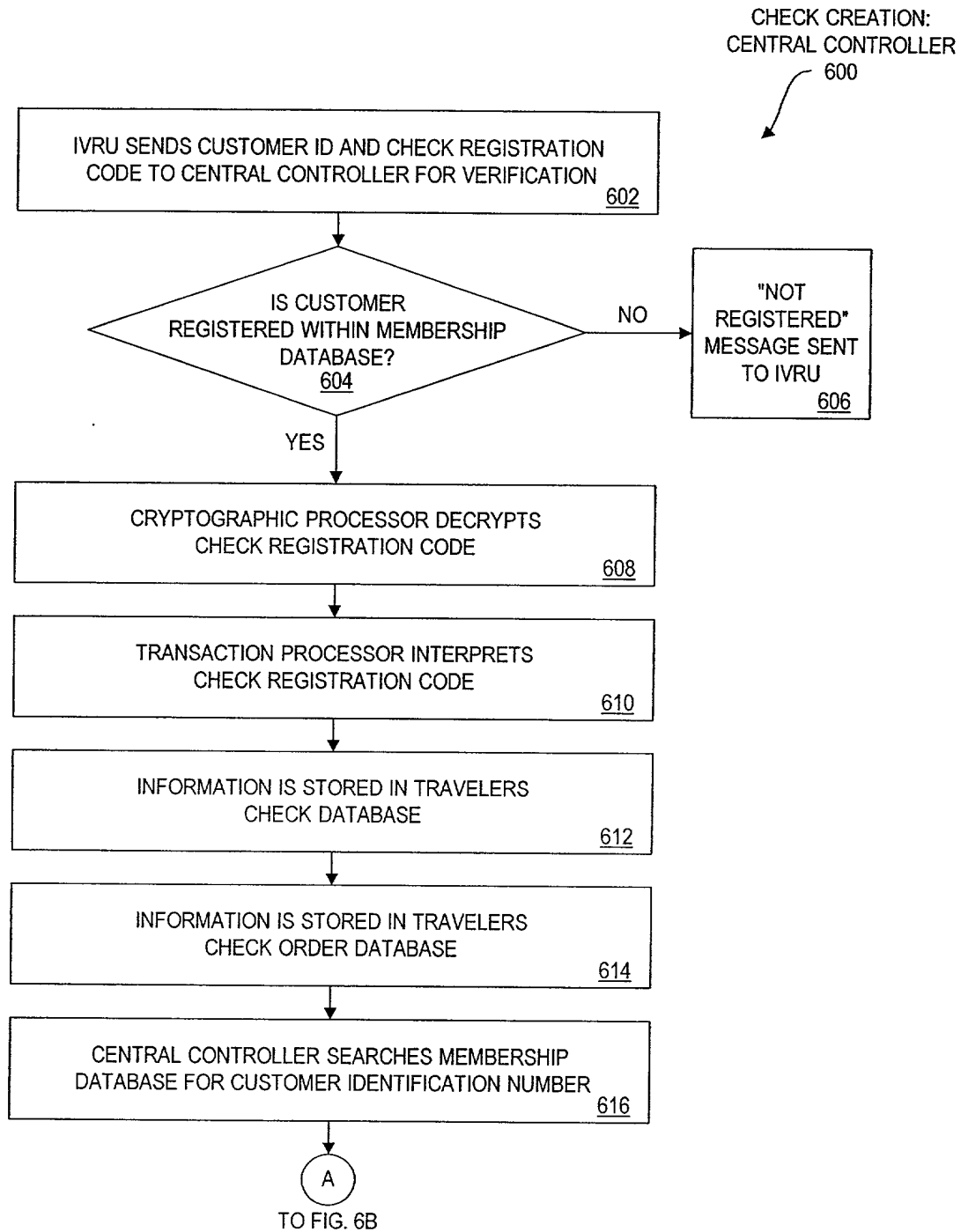


FIG. 6A

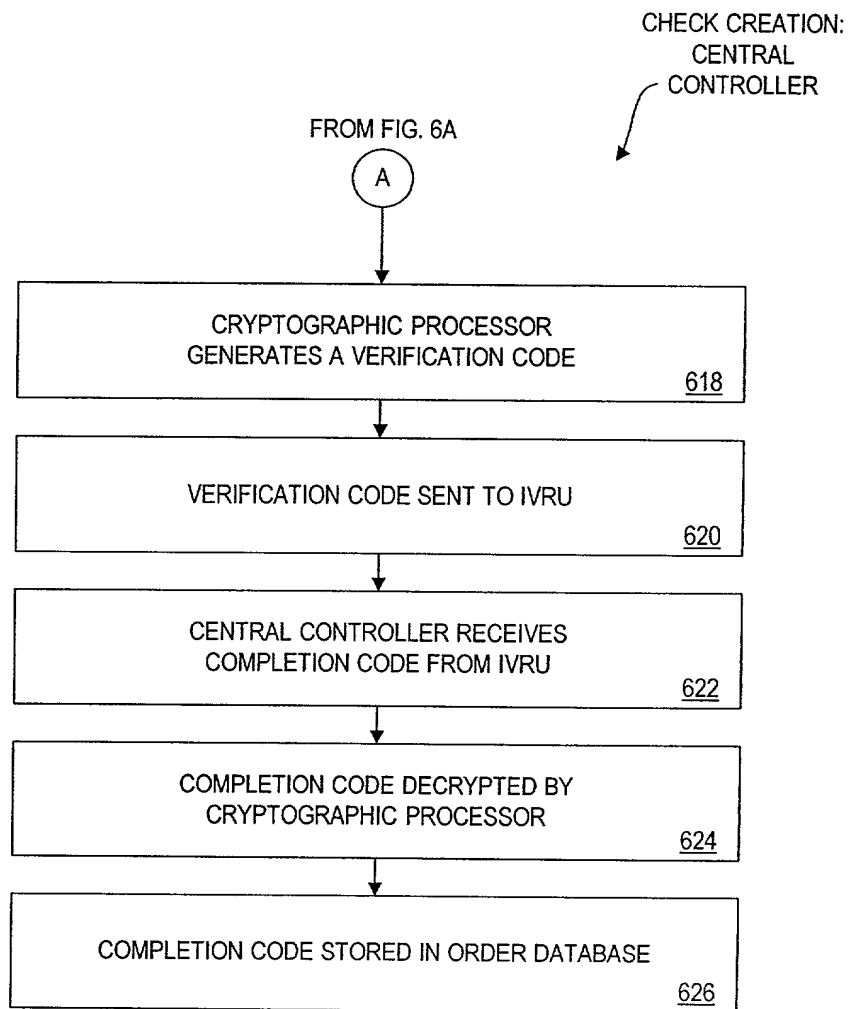


FIG. 6B

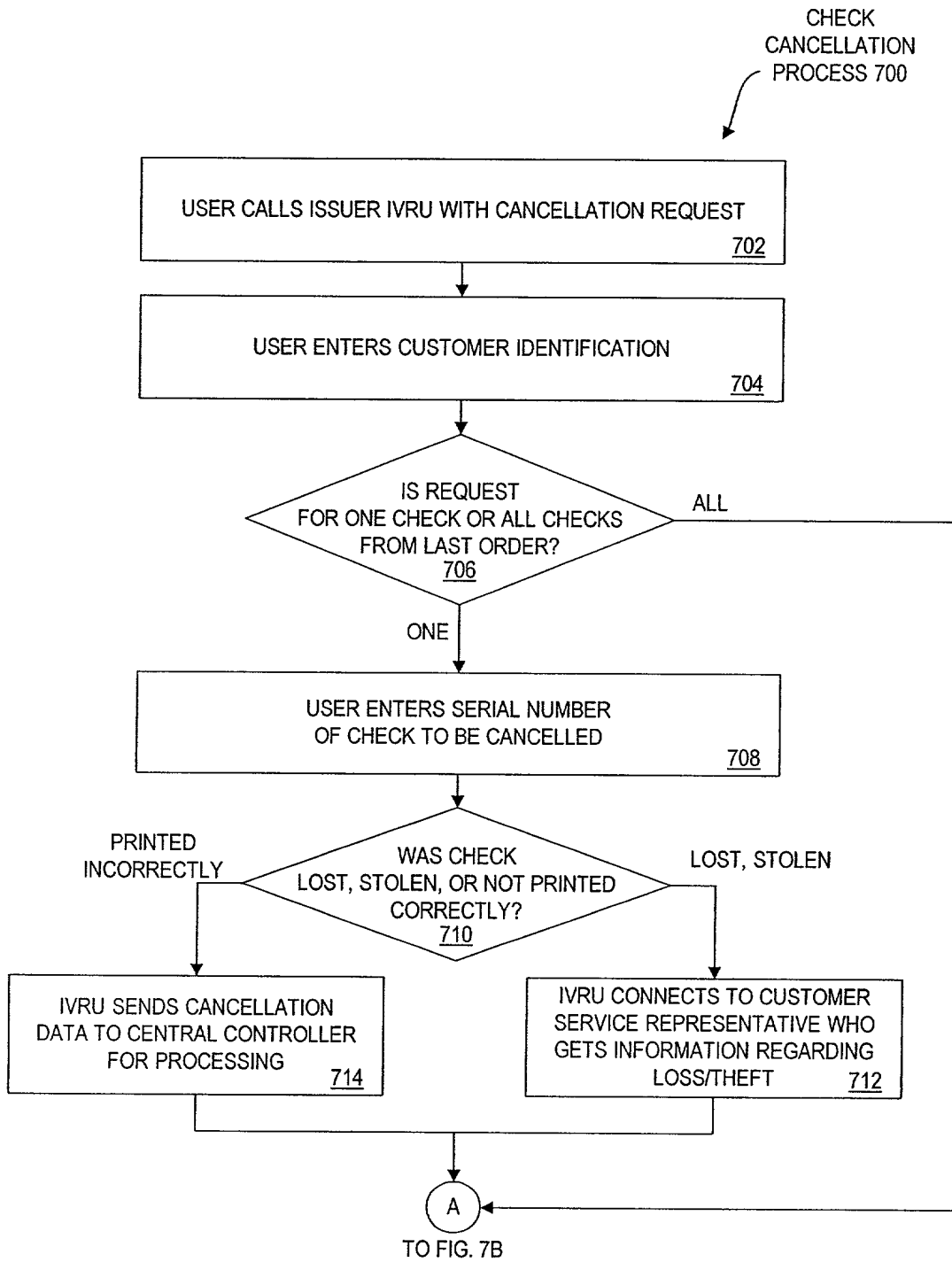


FIG. 7A

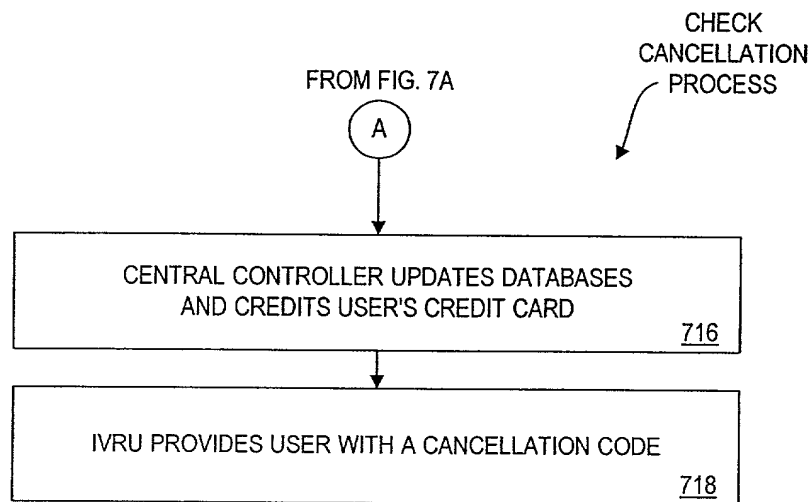


FIG. 7B

CLEARING
PROCESS 800

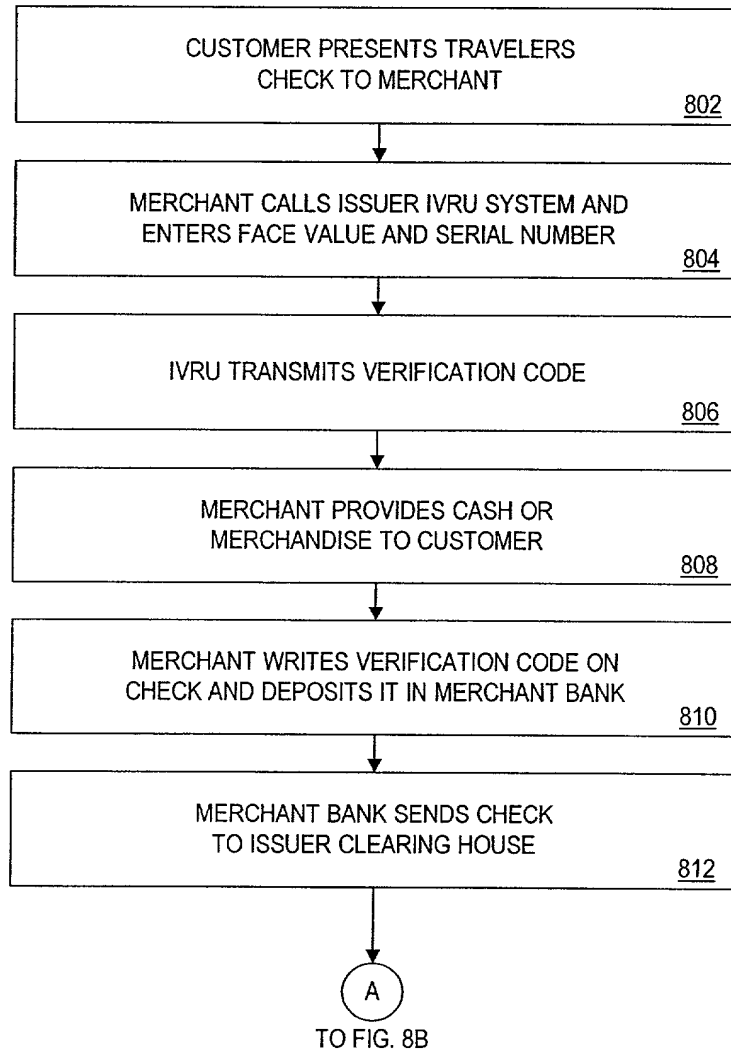


FIG. 8A

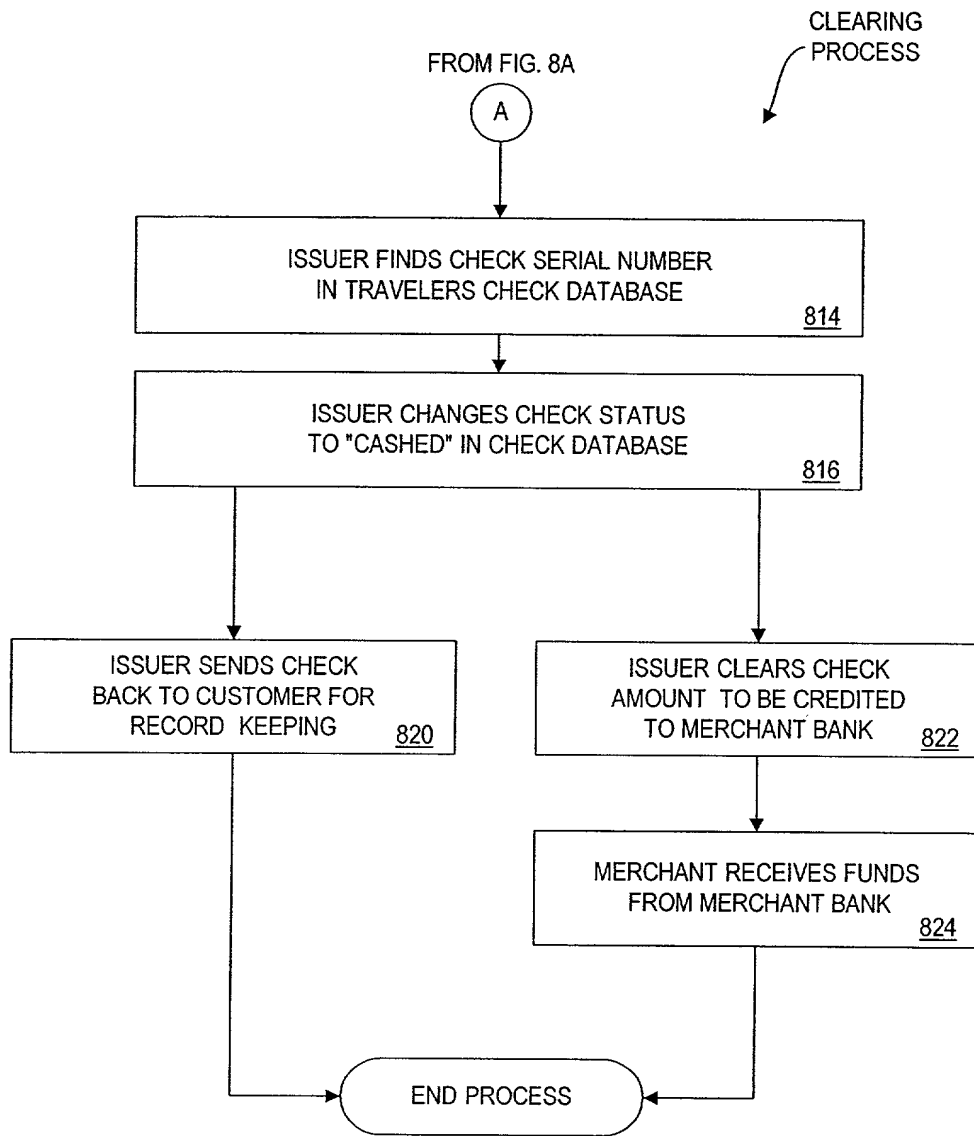


FIG. 8B

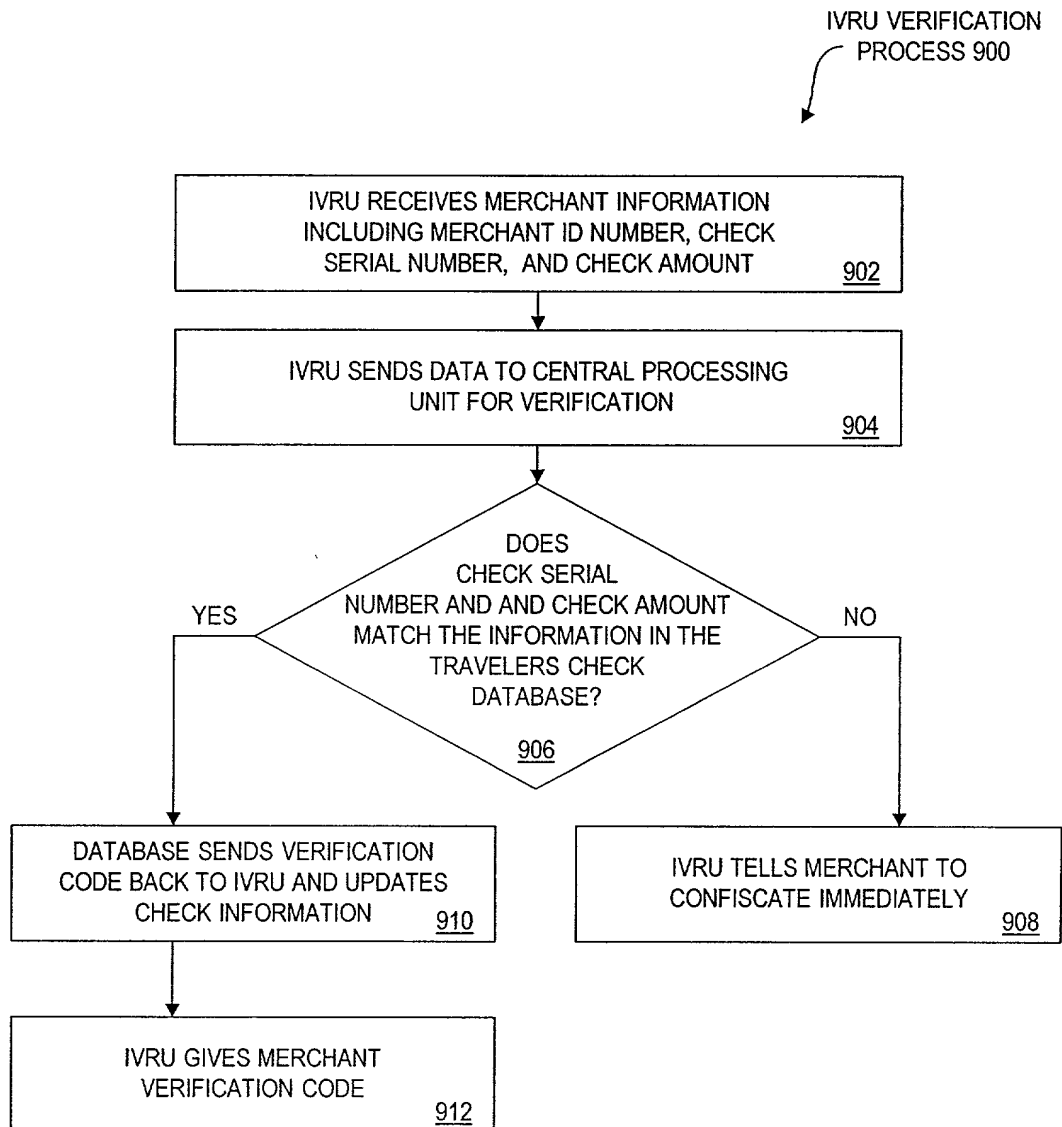


FIG. 9